

**SUBSTITUTE TRUSTEE'S DEED
INDEXING INSTRUCTIONS**

Lot 12, The Willows of Horn Lake, Revised, Sec. 35, T 1 S, R 8 W, DeSoto Co., MS

**STATE OF MISSISSIPPI
COUNTY OF DeSoto**

WHEREAS, on the 13th day of August, 2004, Judy A. Lancaster, a married woman and husband, Jeremy J. Caravetta, executed and delivered a certain Deed of Trust unto First American Title, Trustee for Century 21 Mortgage, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2052 at Page 395; and

WHEREAS, on the 20th day of July, 2005 the Holder of said Deed of Trust substituted and appointed **Emily Kaye Courteau**, as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2264 at Page 406; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the sale for the purpose of paying said indebtedness or as much thereof as said brings; and

WHEREAS, I, **Emily Kaye Courteau**, Substitute Trustee, advertised the sale of the following described real property by Substituted Trustee's Notice of Sale, dated **July 28, 2005** by posting same at the bulletin board on the first floor in the middle of the building between the front and back door of the DeSoto County Courthouse and by publishing said Notice in the Desoto Times Today for three (3) consecutive weeks, proof of publication being attached hereto as Exhibit "A" and incorporated herein by reference, which notice stated that the sale would be held on the 24th day of August, 2005, between the legal hours of 11 o'clock a.m. and 4 o'clock p.m., at public outcry, to the highest bidder for cash at the east front door of the DeSoto County Courthouse at Hernando, Mississippi; and

WHEREAS, I, **Emily Kaye Courteau**, Substitute Trustee, did on the 24th day of August, 2005, within legal hours, offer for sale and did sell, to the highest bidder for cash at the east front door of the DeSoto County Courthouse at Hernando, Mississippi the following described real property, to-wit:

Lot 12, The Willows of Horn Lake, Revised, located in Section 35, Township 1 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 35, Page 44 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, at said sale **PHH Mortgage Corporation f/k/a Cendant Mortgage Corporation d/b/a Century 21 Mortgage** was the highest bidder and best bidder, therefore, for the sum of **\$50,238.57** and the same was then and there struck off to **PHH Mortgage Corporation f/k/a Cendant Mortgage Corporation d/b/a Century 21 Mortgage** and it was declared the purchaser thereof; and

WHEREAS, **PHH Mortgage Corporation f/k/a Cendant Mortgage Corporation d/b/a Century 21 Mortgage**, has requested transfer and assignment of its bid to **Federal National Mortgage Association** and has authorized the undersigned to convey the property described above to **Federal National Mortgage Association** and the undersigned, by execution of this instrument, **does hereby transfer and assign all right, title, and interest of PHH Mortgage Corporation f/k/a Cendant Mortgage Corporation d/b/a Century 21 Mortgage**, as the highest and best bidder to **Federal National Mortgage Association** pursuant to authority granted to the undersigned in the aforementioned Substitution of Trustee.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substitute Trustee, do hereby sell and convey unto **Federal National Mortgage Association** the land and property herein described.

I convey only such title as is vested in me as Substitute Trustee.

KC/F05-1177

WITNESS MY SIGNATURE, this the 24th day of August, 2005.

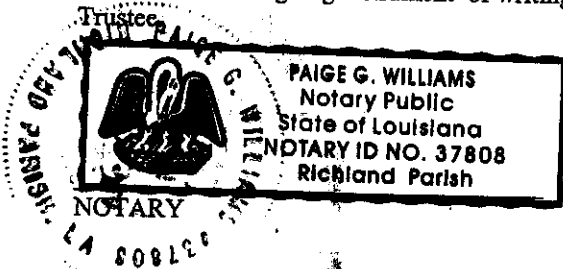


EMILY KAYE COURTEAU, SUBSTITUTE TRUSTEE

STATE OF LOUISIANA

PARISH OF OUACHITA

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 24th day of August, 2005, the within named EMILY KAYE COURTEAU, Substitute Trustee, who acknowledged that she executed the above and foregoing instrument of writing, after first having been duly authorized so to do as Substitute Trustee.



AT DEATH
MY COMMISSION EXPIRES

ADDRESSES:

GRANTOR:
EMILY KAYE COURTEAU
2309 OLIVER RD.
MONROE, LA 71201
318-330-9020

GRANTEE:
Federal National Mortgage Association
c/o PHH Mortgage Corporation
4001 Leadenhall Road
Mail Stop SV-01
Mt. Laurel, NJ 08054
856-917-8076

THIS DOCUMENT WAS PREPARED BY:

MORRIS & ASSOCIATES
2309 OLIVER RD.
MONROE, LA 71201
318-330-9020



PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

SUBSTITUTE TRUSTEES NOTICE OF SALE

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 13th day of August, 2004, Judy A. Lancaster, a married woman and husband, Jeremy J. Caravetta, executed and delivered a certain Deed of Trust unto First American Title, Trustee for Century 21 Mortgage, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2052 at Page 395; and

WHEREAS, on the 20th day of July, 2005, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2264 at Page 406; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 24th day of August, 2005, I will during legal hours, at public outcry, offer for sale and will sell, at the east front door of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described Land and property situated in DeSoto County, Mississippi, to-wit:

Lot 12, The Willows of Horn Lake, Revised, located in Section 35, Township 1 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 35, Page 44 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this day July 28, 2005

Emily Kaye Courteau
SUBSTITUTE TRUSTEE

2309 OLIVER ROAD
MONROE, LA 71201

(318) 330-8020
KC/P05-1177

PUBLISH: 8-3-05/8-10-05/8-17-05

Volume No. 110 on the 3 day of Aug, 2005

Volume No. 110 on the 10 day of Aug, 2005

Volume No. 110 on the 17 day of Aug, 2005

Volume No. _____ on the _____ day of _____, 2005

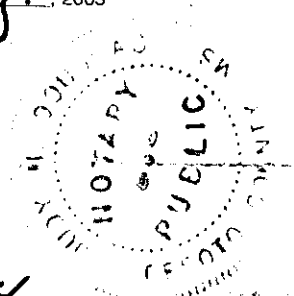
Volume No. _____ on the _____ day of _____, 2005

Diane Smith

Sworn to and subscribed before me, this 17 day of Aug, 2005

Judy A. Courteau

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2009
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



A. Single first insertion of 287 words @ .12 \$ 34.44

B. 2 subsequent insertions of 574 words @ .10 \$ 57.40

C. Making proof of publication and deposing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 94.84